

IN THE CLAIMS

Please amend claims 1, 19, 28, 46, 55, 73, 82, 100, 109-111, 113, 115-117, 119,
and 189 and add claims 190 - 193 to read as follows:

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1. (Twice amended) A method for securely transferring electronic funds
comprising:

- (a) assigning at least one sender-defined security attribute to a digital rights management container containing a digital representation of money, wherein the at least one security attribute precludes unauthorized access to the container containing the digital representation of money, and wherein the at least one sender-defined security attribute is defined at the time of an electronic fund transfer; and
- (b) transmitting the container containing a digital representation of money to a recipient.

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19. (Twice amended) A method for receiving a digital rights management container containing electronic funds comprising:

- (a) receiving a digital rights management container containing a digital representation of money, wherein the container containing a digital representation of money has at least one sender-defined security attribute which precludes unauthorized access to the container, wherein the at least one sender-defined security attribute is defined at the time a sender sends the digital rights management container; and
- (b) entering security indicia, which allows access to the container containing a digital representation of money.

- Sub E1 28. (Amended) A method for securely transferring electronic funds comprising:
- (a) creating a computer file containing a digital representation of money;
- (b) assigning at least one sender-defined security attribute to the file containing a digital representation of money, wherein the at least one security attribute precludes unauthorized access to the file containing the digital representation of money, and wherein the at least one sender-defined security attribute is defined at the time of an electronic fund transfer;
- (c) attaching the file containing a digital representation of money to an electronic mail message; and
- (d) transmitting the electronic mail message with attached file containing a digital representation of money to a recipient.

- Sub E1 46. (Amended) A method for receiving a secure file containing electronic funds comprising:
- (a) receiving an electronic mail message with an attached computer file containing a digital representation of money, wherein the file containing a digital representation of money has at least one sender-defined security attribute which precludes unauthorized access to the file, wherein the at least one sender-defined security attribute is defined at the time a sender sends the secure file; and

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91 (b) entering security indicium, which allows access to the file containing a digital representation of money.

Sub 61 55. (Twice amended) A system for securely transferring electronic funds comprising:

D (a) means for assigning at least one sender-defined security attribute to a digital rights management container containing a digital representation of money, wherein the at least one sender-defined security attribute precludes unauthorized access to the container containing the digital representation of money, and wherein the at least one sender-defined security attribute is defined at the time of an electronic fund transfer; and

(b) means for transmitting the container containing a digital representation of money to a recipient.

Sub 61 73. (Twice amended) A system for receiving a digital rights management container containing electronic funds comprising:

6 D (a) means for receiving a digital rights management container containing a digital representation of money, wherein the container containing a digital representation of money of money has at least one sender-defined security attribute which precludes unauthorized access to the container, and wherein the at least one sender-defined security attribute is defined at the time a sender sends the digital rights management container ; and

(b) means for entering security indicia, which allows access to the container containing a digital representation of money.

Sub 1 82. (Amended) A system for securely transferring electronic funds comprising:

(a) means for creating a computer file containing a digital representation of money;

D1 (b) means for assigning at least one sender-defined security attribute to the file containing a digital representation of money, wherein the at least one sender-defined security attribute precludes unauthorized access to the file containing the digital representation of money, and wherein the at least one sender-defined security attribute is defined at the time of an electronic fund transfer;

(c) means for attaching the file containing a digital representation of money to an electronic mail message; and

(d) means for transmitting the electronic mail message with attached file containing a digital representation of money to a recipient.

Sub 2 100. (Twice amended) A system for receiving a secure file containing electronic funds comprising:

D2 (a) means for receiving an electronic mail message with an attached computer file containing a digital representation of money, wherein the file containing a digital representation of money of money has at least one sender-defined security attribute which precludes unauthorized access to the file, and wherein the at least one sender-defined security attribute is defined at the time a sender sends the secure file; and

D8 Q1 (b) means for entering security indicia that allows access to the file containing a digital representation of money.

Sub Q1 109. (amended) A programmed computer configured for securely transferring electronic funds comprising:

(a) a memory having at least one region for storing computer executable program code; and

(b) a processor for executing the program code stored in memory, wherein the program code includes:

Q (i) code for assigning at least one sender-defined security attribute to a digital rights management container containing a digital representation of money, wherein the at least one security attribute precludes unauthorized access to the container containing the digital representation of money, and wherein the at least one sender-defined security attribute is defined at the time of an electronic fund transfer; and

(ii) code for transmitting the container containing a digital representation of money to a recipient.

110. (Twice amended) A programmed computer configured for receiving a digital rights management container containing electronic funds comprising:

(a) a memory having at least one region for storing computer executable program code; and

(b) a processor for executing the program code stored in memory, wherein the program code includes:

(i) code for receiving a digital rights management container containing a digital representation of money, wherein the container containing a digital representation of money has at least one sender-defined security attribute which precludes unauthorized access to the container, and wherein the at least one sender-defined security attribute is defined at the time a sender sends the secure digital rights management container; and

(ii) code for facilitating the entry of security indicia that allows access to the container containing a digital representation of money.

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111. (Twice amended) Computer executable software code configured for securely transferring electronic funds comprising:

(a) code for assigning at least one sender-defined security attribute to a digital rights management container containing a digital representation of money, wherein the at least one sender-defined security attribute precludes unauthorized access to the container containing the digital representation of money, and wherein the at least one sender-defined security attribute is defined at the time of an electronic fund transfer; and

(b) code for transmitting the container containing a digital representation of money to a recipient.

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113. (Amended) Computer executable software code configured for receiving a secure file containing electronic funds comprising:

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(a) code for receiving an electronic mail message with an attached file containing a digital representation of money, wherein the file containing a digital representation of money has at least one sender-defined

security attribute which precludes unauthorized access to the file, and wherein the at least one sender-defined security attribute is defined at the time a sender sends the secure file; and

(b) code for facilitating the entry of security indicia that allows access to the file containing a digital representation of money.

115. (Amended) A programmed computer configured for securely transferring electronic funds comprising:

(a) a memory having at least one region for storing computer executable program code; and

(b) a processor for executing the program code stored in memory, wherein the program code includes:

(i) code for creating a file containing a digital representation of money;

(ii) code for assigning at least one sender-defined security attribute to the file containing a digital representation of money, wherein the at least one sender-defined security attribute precludes unauthorized access to the file containing the digital representation of money, and wherein the at least one sender-defined security attribute is defined at the time of an electronic fund transfer;

(iii) code for attaching the file containing a digital representation of money to an electronic mail message; and

(iv) code for transmitting the electronic mail message with attached file containing a digital representation of money to a recipient.

116. (Amended) A programmed computer configured for receiving a secure file containing electronic funds comprising:

(a) a memory having at least one region for storing computer executable program code; and

(b) a processor for executing the program code stored in memory, wherein the program code includes:

(i) code for receiving an electronic mail message with an attached file containing a digital representation of money, wherein the file containing a digital representation of money has at least one sender-defined security attribute which precludes unauthorized access to the file, and wherein the at least one sender-defined security attribute is defined at the time a sender sends the secure file; and

(ii) code for facilitating the entry of security indicia that allows access to the file containing a digital representation of money.

117. (Amended) Computer executable software code configured for securely transferring electronic funds comprising:

(a) code for creating a file containing a digital representation of money;

(b) code for assigning at least one sender-defined security attribute to the file containing a digital representation of money, wherein the at least one sender-defined security attribute precludes unauthorized access to the file containing the digital representation of money, and wherein the at least

one sender-defined security attribute is defined at the time of an electronic fund transfer;

- D11*
Q1
- (c) code for attaching the file containing a digital representation of money to an electronic mail message; and
 - (d) code for transmitting the electronic mail message with attached file containing a digital representation of money to a recipient.
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Sub Q1 119. (Amended) Computer executable software code configured for receiving a secure file containing electronic funds comprising:

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- (a) code for receiving an electronic mail message with an attached file containing a digital representation of money, wherein the file containing a digital representation of money has at least one sender-defined security attribute which precludes unauthorized access to the file, and wherein the at least one sender-defined security attribute is defined at the time a sender sends the secure file; and
 - (b) code for facilitating the entry of security indicia that allows access to the file containing a digital representation of money.
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Sub Q1 189. (Twice amended) A method for receiving a digital rights management container containing electronic funds comprising:

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- (a) receiving an electronic mail message with an attached digital rights management container containing a digital representation of money, wherein the container containing a digital representation of money has at least one sender-defined security attribute

which precludes unauthorized access to the container, and wherein the at least one sender-defined security attribute is defined at the time of an electronic fund transfer; and

(b) entering security indicia, which allows access to the container containing a digital representation of money.

--190. (New) The method for securely transferring electronic funds of claim 1, wherein the recipient chooses between maintaining the digital representation of money as a digital representation of money and depositing the digital representation of money into his bank account.--

--191. (New) The method for securely transferring electronic funds of claim 1, wherein a sender, who initiates the transmittal of the container containing a digital representation of money, chooses between notifying and not notifying a clearing bank upon transmittal of the digital rights management container.--

--192. (New) The method for securely transferring electronic funds of claim 1, wherein the digital rights management container includes information related to the sender's bank account and a quantity of funds and does not include information related to the recipient's bank account.--

--193. (New) The method for securely transferring electronic funds of claim 28, wherein the computer file is a single computer-readable file; and

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wherein the single computer-readable file includes information related to a sender's bank account, a quantity of funds to be transferred, a message from the sender to the recipient, e-mail addresses of the sender and the recipient and information regarding the sender-defined security attribute.--
